

MNSure 3-YEAR FINANCIAL PLAN <i>(dollars in thousands)</i>	<i>Includes additional CCIIO and I-APD funds</i>				<i>Includes additional CCIIO and I-APD funds</i>				<i>Comparison</i>
	1-28-2015 DRAFT (w/ PMO line moved down)				3-12-2015 Recommendation				
	FY 2015	FY 2016	FY2017	3-year Total	FY 2015	FY 2016	FY2017	3-year Total	
<b>RESOURCES</b>					<b>Updated</b>	<b>Preliminary</b>			
Balance Forward In	537	405	400	537	537	39	116	537	0
Premium Withhold Revenue	5,314	10,647	16,003	31,964	4,794	9,605	14,386	28,785	(3,179)
Enrollment Year 2014 1.50%	1,368	0	0		1,368	0	0		
Enrollment Year 2015 3.50%	3,945	4,263	0		3,425	3,818	0		
Enrollment Year 2016 3.50%	0	6,384	6,808		0	5,787	6,166		
Enrollment Year 2017 3.50%	0	0	9,194		0	0	8,220		
CCIIO Grants	60,668	28,278	0	88,947	60,674	28,272	0	88,946	(0)
DHS Budget (Federal & State)	52,507	56,103	28,713	137,324	52,546	56,039	28,751	137,337	13
IT System Development - Medicaid I-APD	47,434	36,902	0	84,336	47,434	36,902	0	84,336	0
Operations (Business & IT)	5,073	19,201	28,713	52,988	5,113	19,137	28,751	53,001	13
<b>TOTAL RESOURCES</b>	<b>119,026</b>	<b>95,434</b>	<b>45,116</b>	<b>258,771</b>	<b>118,552</b>	<b>93,955</b>	<b>43,253</b>	<b>255,605</b>	<b>(3,167)</b>
<b>EXPENDITURES</b>									
Administrative	8,117	7,717	7,717	23,551	8,158	7,022	7,022	22,202	(1,349)
Executive	1,430	1,140	1,140	3,710	1,430	1,140	1,140	3,710	0
Support Services	5,090	4,835	4,835	14,760	4,986	4,410	4,410	13,806	(954)
Legal & Compliance	1,597	1,742	1,742	5,081	1,742	1,472	1,472	4,686	(395)
Regulatory (Commerce & MDH)	1,805	650	650	3,105	1,705	450	450	2,605	(500)
Communications	5,714	3,887	3,887	13,488	5,714	3,887	3,887	13,488	0
Customer Service	29,828	21,305	17,465	68,598	29,778	21,005	17,115	67,898	(700)
PMO Office	5,220	720	720	6,660	5,220	720	720	6,660	0
Plan Mgmt & Reporting	630	630	630	1,890	630	630	630	1,890	0
Eligibility & Enrollment	1,370	1,370	1,370	4,110	1,320	1,320	1,470	4,110	0
SHOP Program	420	450	450	1,320	420	450	450	1,320	0
Navigator Program	8,320	6,920	6,920	22,160	8,320	6,670	6,470	21,460	(700)
Contact Center	11,868	7,375	7,375	26,618	11,868	7,375	7,375	26,618	0
Enhanced Consumer Assistance	2,000	3,840	0	5,840	2,000	3,840	0	5,840	0
Subtotal - Business Operations	45,464	33,559	29,719	108,742	45,355	32,364	28,474	106,193	(2,549)
MNSure IT System	73,157	61,475	14,134	148,767	73,157	61,475	14,134	148,767	0
IT Operations	3,815	10,891	14,134	28,841	3,815	10,891	14,134	28,841	0
IT Development	31,342	3,243	0	34,585	31,342	3,243	0	34,585	0
Acceleration of IT Development	38,000	47,341	0	85,341	38,000	47,341	0	85,341	0
<b>TOTAL EXPENDITURES</b>	<b>118,621</b>	<b>95,034</b>	<b>43,853</b>	<b>257,509</b>	<b>118,512</b>	<b>93,839</b>	<b>42,608</b>	<b>254,960</b>	<b>(2,549)</b>
<b>BALANCE</b>	<b>405</b>	<b>400</b>	<b>1,263</b>	<b>1,263</b>	<b>39</b>	<b>116</b>	<b>645</b>	<b>645</b>	<b>(618)</b>

# Premium Withhold Revenue Forecast -- March 2015

(based on effectuated enrollment)

								March 2015	November 2014	Difference
Enrollment Year	Beginning Members	Additional Members	Ending Members	Member Months	Average Premium	Withhold Percent	Withhold Revenue	Withhold Revenue	Withhold Revenue	
<b>EY 2014 estimated acutal, November 2014</b>			<b>46,000</b>				<b>1,905,492</b>	<b>1,905,492</b>	-	
Jan-Jun14							537,000	537,000	-	
Jul-Dec14							1,368,492	1,368,492	-	
<b>EY 2015</b>	<b>23,000</b>	<b>37,000</b>	<b>60,000</b>	<b>683,000</b>	<b>303.00</b>	<b>3.50%</b>	<b>7,243,215</b>	<b>8,208,270</b>	<b>(965,055)</b>	
Jan-Jun15				323,000	303.00	3.50%	3,425,415	3,945,060	(519,645)	
Jul-Dec15				360,000	303.00	3.50%	3,817,800	4,263,210	(445,410)	
<b>EY 2016</b>	<b>60,000</b>	<b>35,000</b>	<b>95,000</b>	<b>1,105,007</b>	<b>+ 2% 309.06</b>	<b>3.50%</b>	<b>11,952,971</b>	<b>13,192,546</b>	<b>(1,239,575)</b>	
Jan-Jun16				535,003	309.06	3.50%	5,787,181	6,384,178	(596,997)	
Jul-Dec16				570,004	309.06	3.50%	6,165,790	6,808,368	(642,578)	
<b>EY 2017</b>	<b>95,000</b>	<b>35,000</b>	<b>130,000</b>	<b>1,525,019</b>	<b>+ 2% 315.24</b>	<b>3.50%</b>	<b>16,826,144</b>	<b>18,866,210</b>	<b>(2,040,066)</b>	
Jan-Jun17				745,009	315.24	3.50%	8,219,982	9,194,493	(974,511)	
Jul-Dec17				780,010	315.24	3.50%	8,606,162	9,671,718	(1,065,556)	

Assumption; net zero attrition by year-end (i.e. lapsed enrollment during year will be offset by special enrollment during year)

						March 2015	November 2014	Difference
Translation to Fiscal Year		Member Months	Average Premium	Withhold Percent	Withhold Revenue	Withhold Revenue	Withhold Revenue	
<b>FY 2014</b>					<b>537,000</b>	<b>537,000</b>	-	
Jan-Jun14					537,000	537,000	-	
<b>FY 2015</b>					<b>4,793,907</b>	<b>5,313,552</b>	<b>(519,645)</b>	
Jul-Dec14					1,368,492	1,368,492	-	
Jan-Jun15		323,000	303.00	3.50%	3,425,415	3,945,060	(519,645)	
<b>FY 2016</b>		<b>895,003</b>			<b>9,604,981</b>	<b>10,647,388</b>	<b>(1,042,407)</b>	
Jul-Dec15		360,000	303.00	3.50%	3,817,800	4,263,210	(445,410)	
Jan-Jun16		535,003	309.06	3.50%	5,787,181	6,384,178	(596,997)	
<b>FY 2017</b>		<b>1,315,013</b>			<b>14,385,772</b>	<b>16,002,861</b>	<b>(1,617,089)</b>	
Jul-Dec16		570,004	309.06	3.50%	6,165,790	6,808,368	(642,578)	
Jan-Jun17		745,009	315.24	3.50%	8,219,982	9,194,493	(974,511)	